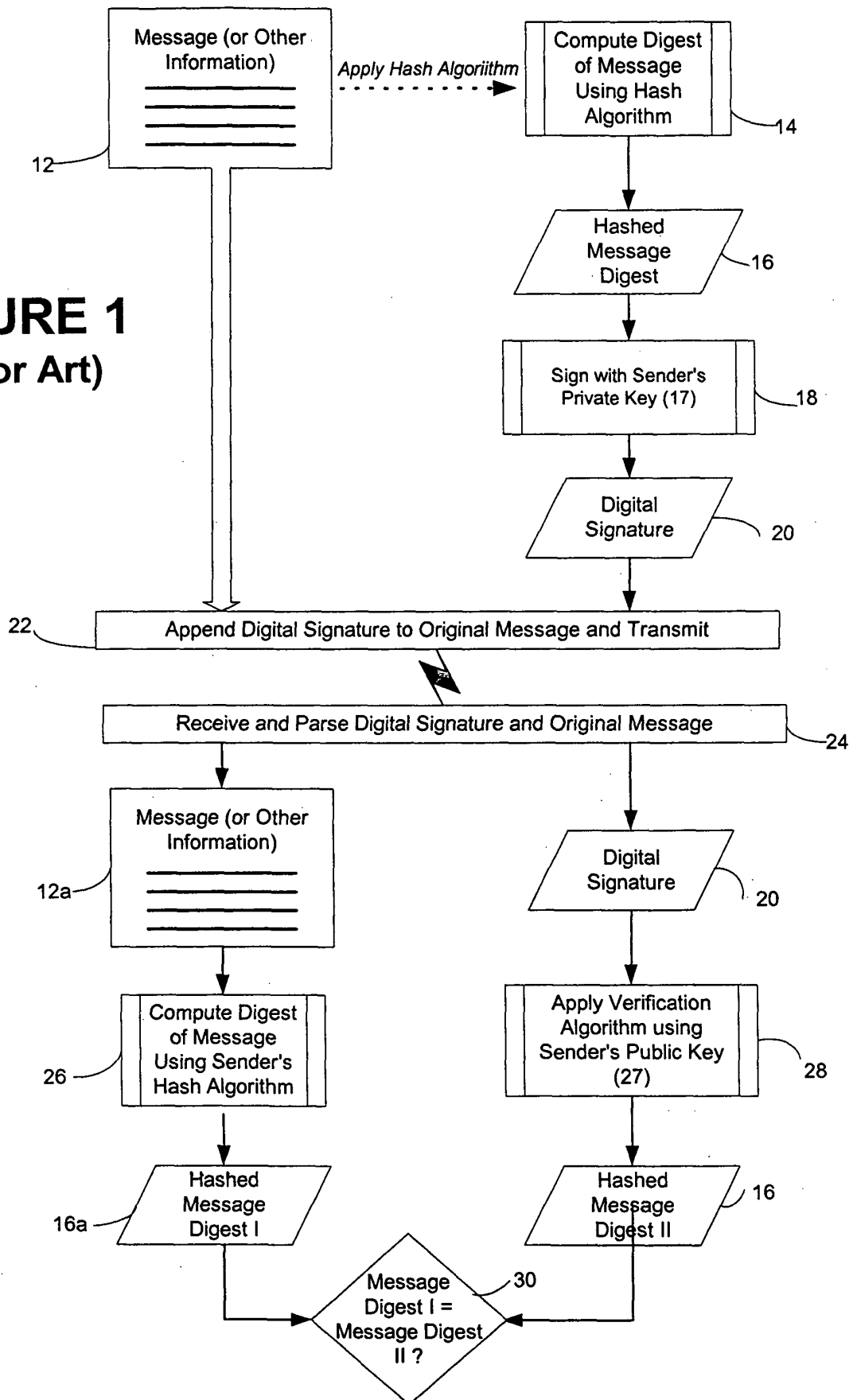


FIGURE 1
(Prior Art)

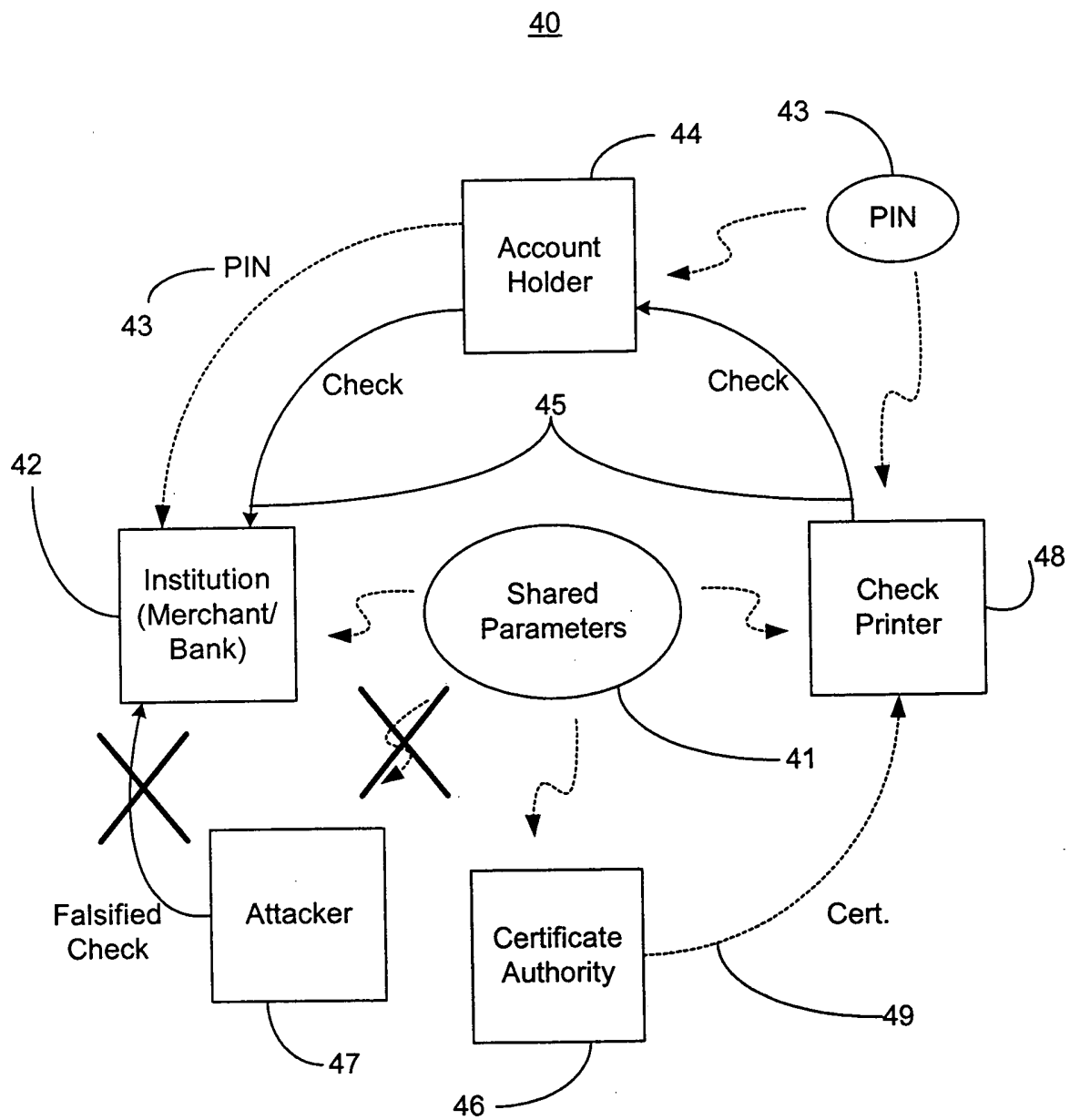



FIGURE 2

45

John Q. Public 123 Wilson Ave. Anywhere, USA	ABC Bank Corp. 456 Main St. Anywhere, USA	101 Date _____
Pay To The Order Of _____		\$ _____ Dollars
Memo _____		
		

90

FIGURE 3 (Prior Art)

	Certificate field description	No. bytes stored
51	Number of bytes in certificate <i>m</i>	1 byte
52	Certificate version number	2 byte
53	Certificate serial number	4 bytes
54	Date certificate becomes valid	3 bytes
55	Date certificate expires	3 bytes
56	Public key data bytes	22 bytes
57	Name of public key owner	<i>m</i> -77 bytes
58	Digital signature	42 bytes

ECDSA based short certificate format.

50

FIGURE 4


92 **John Q. Public**
 123 Wilson Ave.
 Anywhere, USA

45 **ABC Bank Corp.**
 456 Main St.
 Anywhere, USA

101
 Date _____

Pay To
 The Order Of _____ \$
 _____ Dollars

Memo _____

60 

90 **8:072000326 1234567 101**

91
 93

FIGURE 5

Field No.	Bar code field description	No. bytes stored
61 1	Number of bytes in bar code: k	2 bytes
62 2	Certificate	m bytes
63 3	Number of bytes l in Field No. 4 ($l=0$ if no non-MICR information included)	1 byte
64 4	Non-MICR Critical Document Data (e.g., account name/address field or payee name, amount and issue date)	l bytes
65 5 (optional)	Digital Signature 2 (on critical doc. data + PIN)	42 bytes
66 6 (optional)	Digital Signature 1 (on critical document data)	42 bytes

Bar code data string 60

FIGURE 6

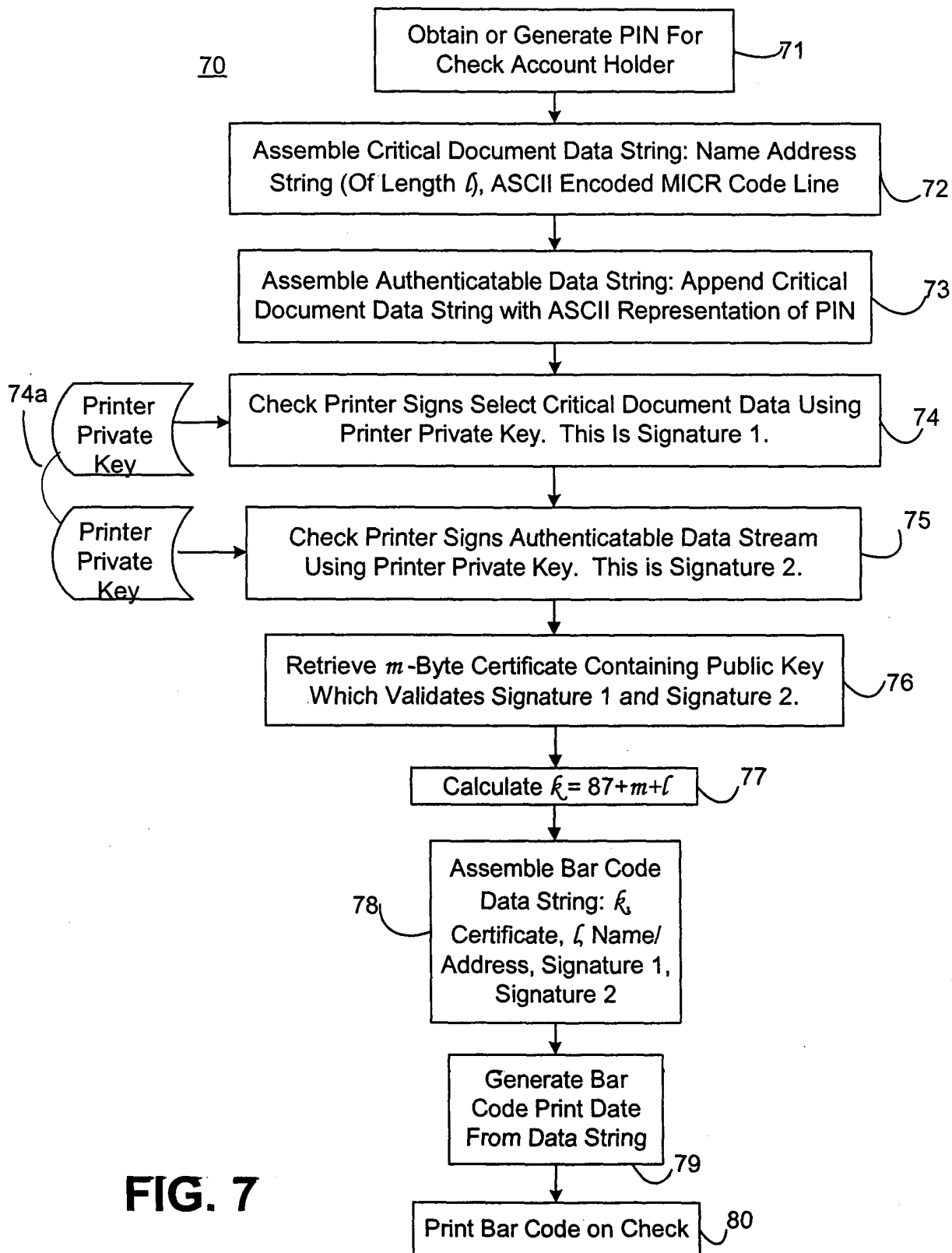


FIG. 7

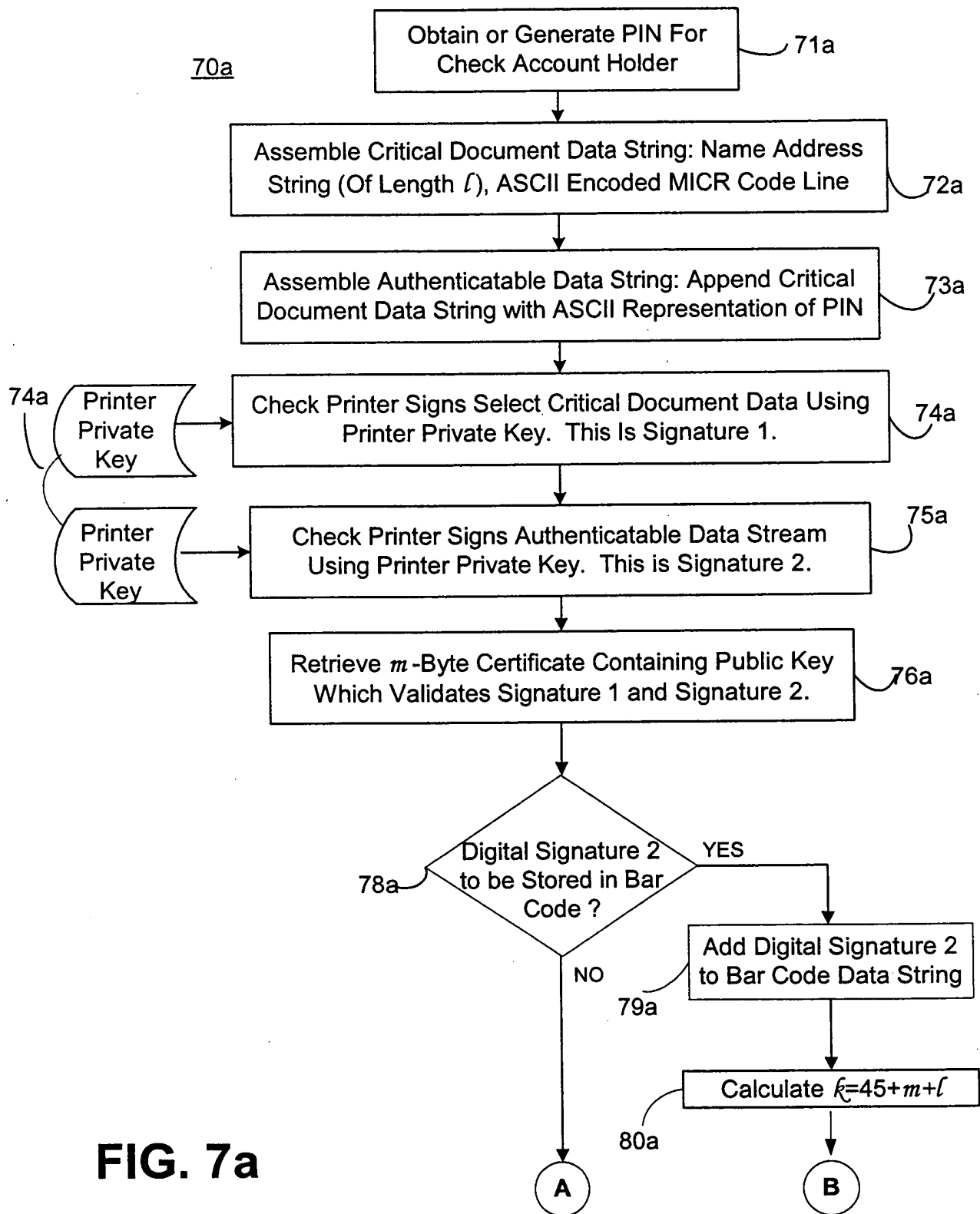


FIG. 7a

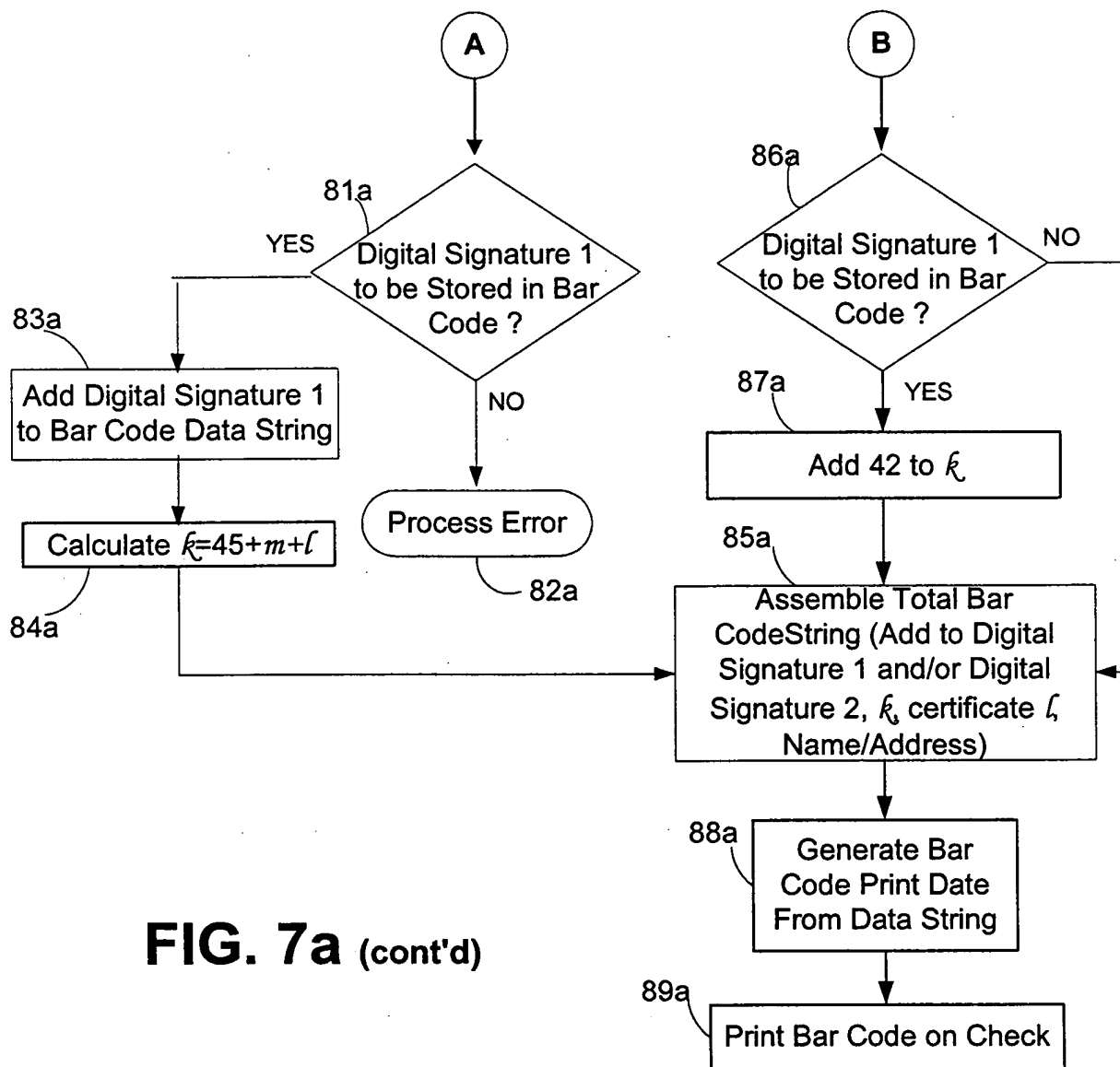


FIG. 7a (cont'd)

100

Check Reading System

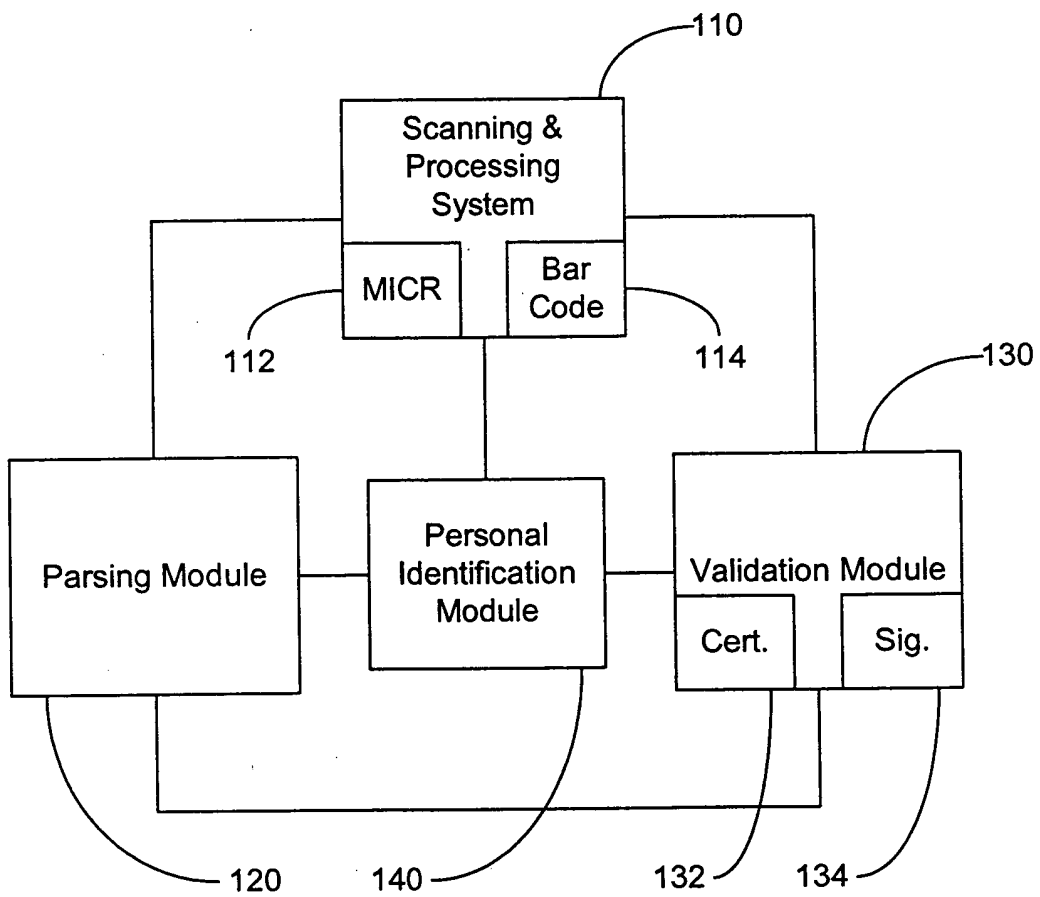


FIG. 8

200

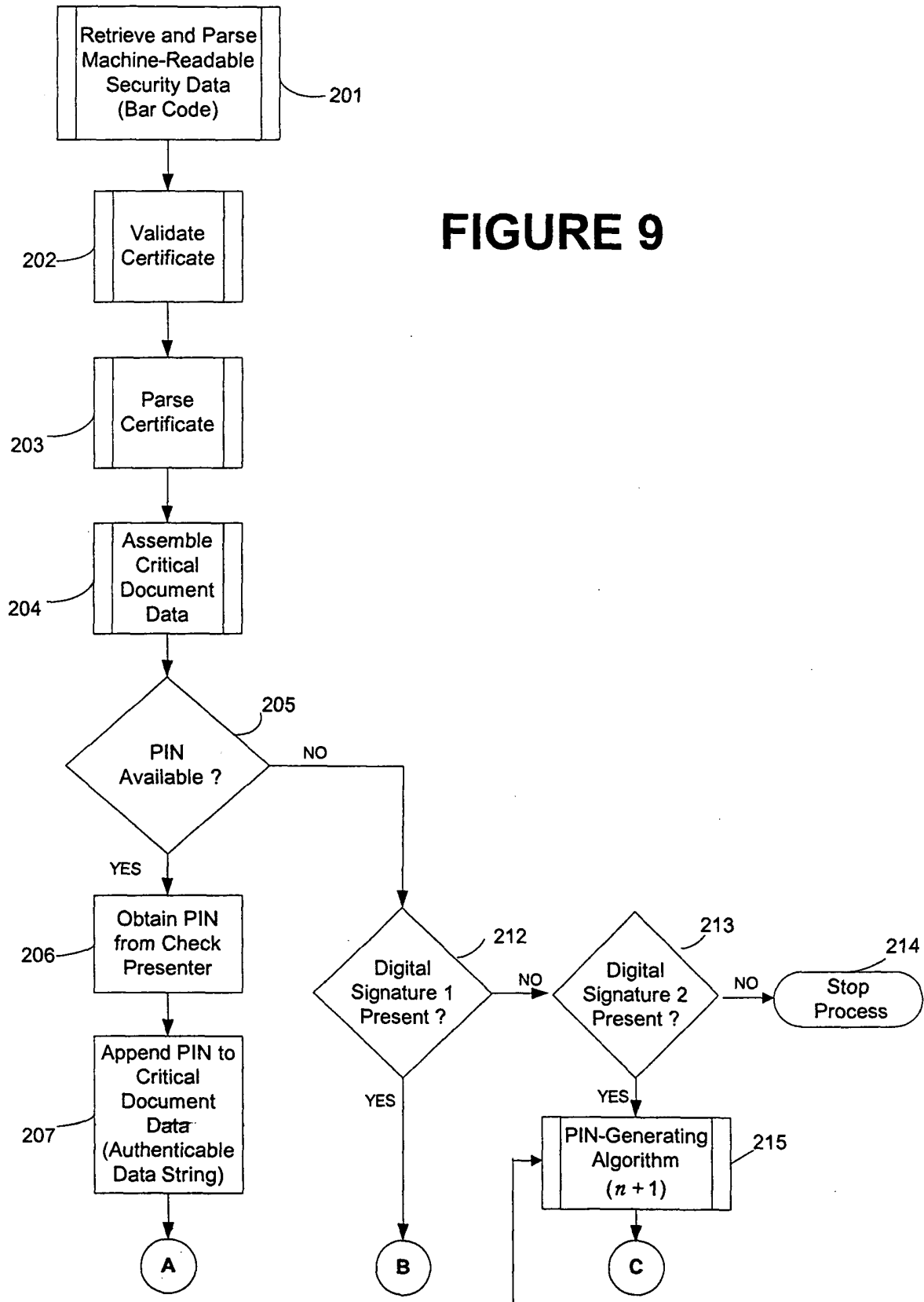


FIGURE 9

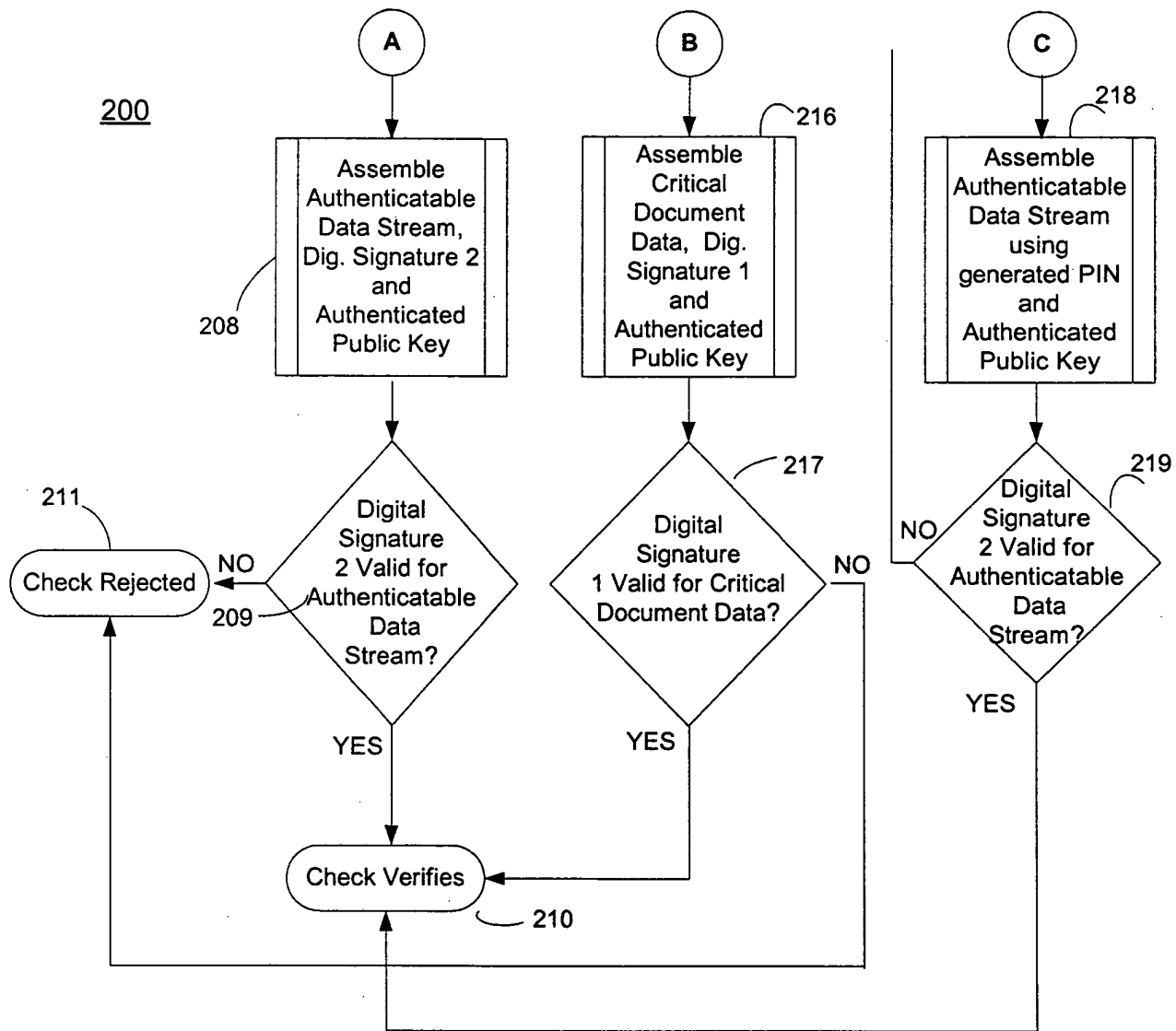


FIGURE 9 (cont'd)

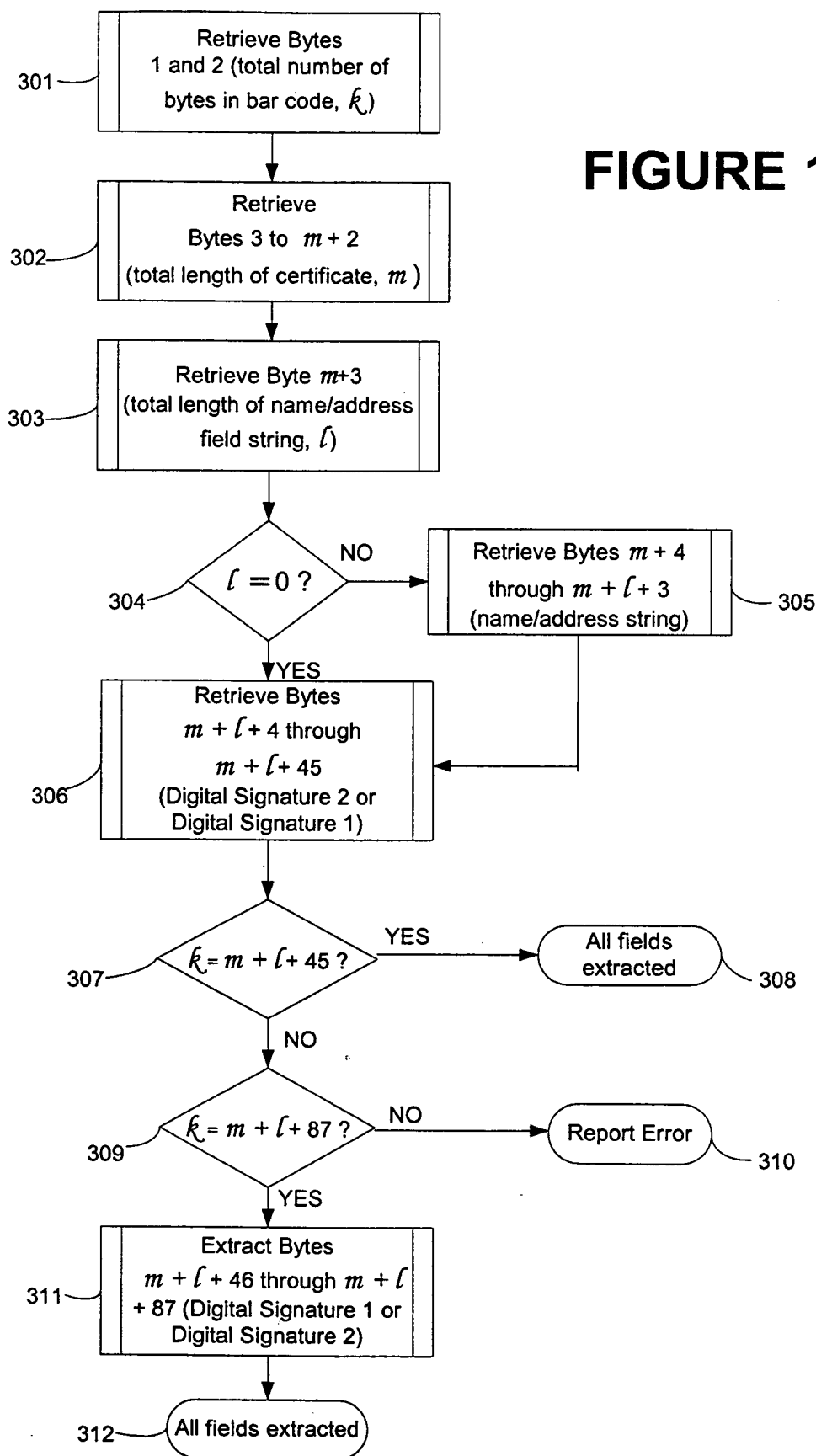
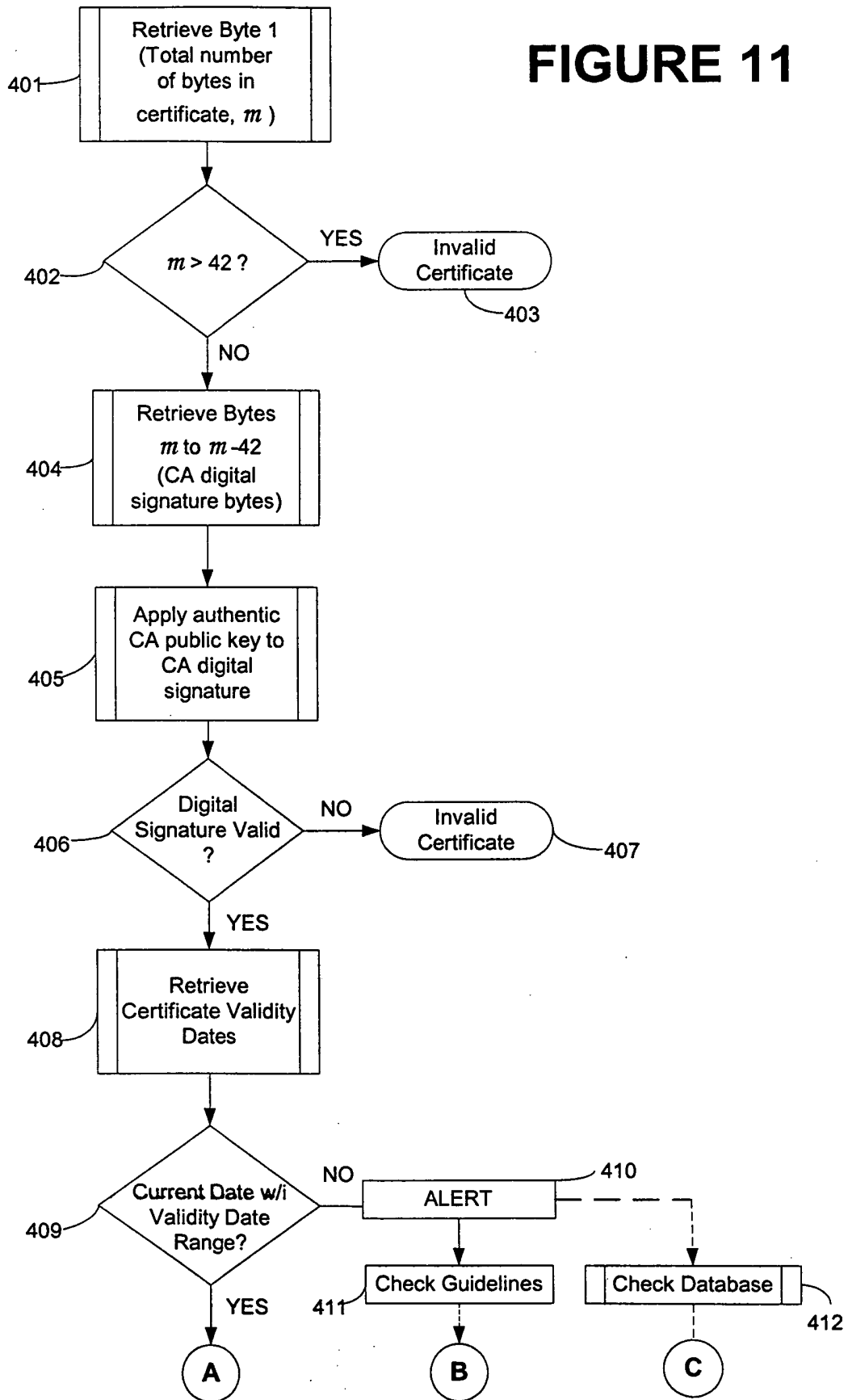


FIGURE 11



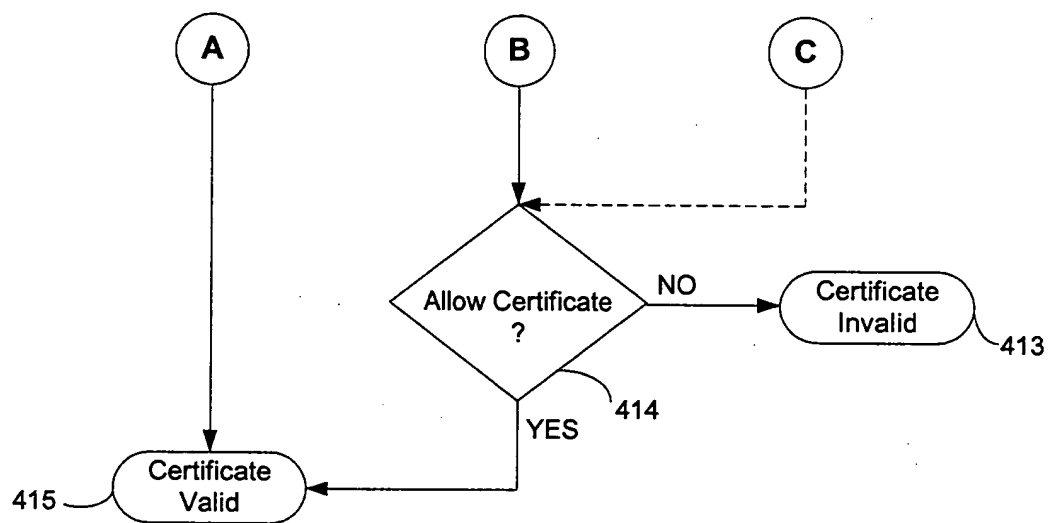


FIGURE 11 (cont'd)